Certificate Number: 03605-PR-DE-020769431

Bankruptcy Case Number: 12-00410

03605-PR-DE-020769431

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 18, 2013, at 10:00 o'clock AM AST, NORMA VALDES MULLER completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: April 18, 2013

By:

Name: Francisco Garcia

Title: Branch Manager